Individual Disability Income Insurance

I'm Glad I Planned for the *"what-if"*

As a young physician just starting my career with loans to replay, I wondered if I really needed personal Individual Disability Income Insurance. Why should I pay for something that I may never need? Being an avid marathoner with no medical issues, I thought I'd be fine. However, since I was a Boy Scout, I thought I'd be prepared for the *"what-if"*.

What if something happened to me? How would the bills get paid? I wanted my family to be taken care of so I bought disability insurance anyway; I never thought I'd actually use it . . .

Unfortunately, I had to use it.

I began to feel ill around April 2009. I thought it was stress from work. Gradually I began to feel worse and after a week of an unexplained rash, extreme fatigue and the discovery of enlarged lymphnodes in late May, I went to see my doctor.

On June 2, 2009, my doctor gave me my diagnoses—Acute Leukemia—I was 41 years old.

I was admitted to the hospital the next day to begin my first rounds of chemotherapy. Over the next four months, I spent a total of 13 weeks in the hospital with only a few weeks here and there recovering at home with my family.

Hospital bills and other expenses like Home Health Supplies quickly added up. I had some long-term Group Disability Insurance coverage through my employer—but it wasn't enough. Without the long-term Individual Disability Income Insurance I purchased through Principal, my family would have been financially strapped. We didn't need to be worrying about money given the circumstances. Having the disability coverage with Principal gave my wife and I some peace of mind and the ability to focus. She was able to keep up with the everyday living expenses and the additional medical expenses and I could focus on getting well.

I am happy to say that I am in remission and back to work full time.

I'm glad I planned for the *"what-if"*.

Dr. Randy Hinkle, DO

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